

## Belarus

Exchange rate: US\$1.00 equals 2,880 rubles.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current laws:** 1992 (pensions), 1995 (social insurance), 2003 (public service), and 2008 (occupational pensions), implemented in 2009.

**Type of program:** Social insurance and social assistance system.

Note: In 2009, a mandatory occupational pension system was introduced to supplement the social insurance system for certain persons in hazardous or arduous work and in specific professions. Funded by employer contributions, the pension will be paid 5 to 15 years before normal retirement age, depending on working conditions and profession.

#### Coverage

All employed persons residing permanently in Belarus, including priests and employees of religious organizations, members of cooperatives, and farmers.

Special systems for aviators, teachers, artists, professional athletes, government employees, specific categories of medical personnel, and persons injured in the Chernobyl catastrophe.

#### Source of Funds

**Insured person:** 1% of earnings.

The funeral grant is financed under Sickness and Maternity.

**Self-employed person:** 29% of declared income.

The funeral grant is financed under Sickness and Maternity.

**Employer:** 5% to 28% of payroll, according to the type of industry and business.

The funeral grant is financed under Sickness and Maternity.

**Government:** The cost of social pensions and subsidies.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 60 with at least 25 years of coverage including at least 5 years of paid contributions (men) or age 55 with at least 20 years of coverage including at least 5 years of paid contributions (women).

Qualifying conditions are reduced for war veterans, parents of children with disabilities, persons with disabilities since

childhood, mothers of five or more children, and mothers of soldiers killed in action.

**Partial pension:** Paid if the insured does not fulfill the coverage requirements for a full old-age pension.

**Constant-attendance supplement:** Paid if the insured requires the constant attendance of others to perform daily functions.

Benefits are payable abroad under reciprocal agreement.

**Disability pension (social insurance):** A pension is paid for a group I disability (total disability requiring constant attendance), a group II disability (total disability), or a group III disability (partial disability), with at least 1 to 15 years of covered employment, depending on the insured's age when the disability began.

**Constant-attendance supplement:** Paid if the insured requires the constant attendance of others to perform daily functions.

**Survivor pension (social insurance):** The deceased was the head of the household.

Eligible survivors are a dependent spouse; children, siblings, and grandchildren younger than age 18 (age 23 if a student, no limit if disabled before age 18); the insured's parents if they are of pensionable age, disabled, or care for a child younger than age 8 and do not work; and dependent grandparents.

**Funeral grant (social insurance):** Paid to the person who pays for the funeral.

**Social pension (social assistance):** Nonworking citizens who are not eligible for an old-age, disability, or survivor pension and are at least age 60 (men) or age 55 (women), disabled since childhood, younger than age 18 and disabled, or orphans younger than age 18 (no limit if disabled before age 18).

#### Old-Age Benefits

**Old-age pension (social insurance):** The monthly pension is 55% of the wage base plus 1% of the wage base (but not less than 1% of the minimum old-age pension) for each year of coverage over 25 (men) and 20 (women) years. An additional 1% of the wage base for each year of coverage exceeding 10 years in hazardous work (7.5 years for women), up to 20%.

The minimum pension is 25% of the national average subsistence income level plus 15% of the national average wage.

The national average subsistence income level is 266,230 rubles a month.

The national average wage is 1,116,820 rubles (April 2010).

The maximum pension is 75% of the wage base.

The wage base is determined by the Council of Ministers.

Partial pension: The monthly benefit is reduced in proportion to the number of years of coverage less than that required for a full pension.

The minimum partial pension is 50% of the minimum pension; 100% of the minimum pension for mothers of at least 5 children.

Constant-attendance supplement: 50% of the minimum old-age pension is paid for a pensioner aged 80 or older who requires care; regardless of age for single pensioners.

Benefit adjustment: Benefits are adjusted when the average wage increases by more than 15% a quarter.

**Social old-age pension (social assistance):** 50% of the national average subsistence income level is paid.

The national average subsistence income level is 266,230 rubles a month.

Benefit adjustment: The social pension is adjusted according to changes in the national average subsistence income level.

### **Permanent Disability Benefits**

**Disability pension (social insurance):** The Group I disability pension is 75% of the wage base; the Group II disability pension is 65% of the wage base; and the Group III disability pension is 40% of the wage base.

The wage base is determined by the Council of Ministers.

The minimum disability pension is 100% of the minimum old-age pension for Groups I and II and 50% of the minimum old-age pension for Group III.

The minimum old-age pension is 25% of the national average subsistence income level plus 15% of the national average wage.

The national average subsistence income level is 266,230 rubles a month.

Expert medical rehabilitation commissions assess the degree of disability.

Constant-attendance supplement: 100% of the minimum old-age pension is paid for a pensioner with a Group I disability; 50% if assessed with a Group II disability and requiring some care.

Benefit adjustment: Benefits are adjusted when the average wage increases by more than 10%.

**Social disability pension (social assistance):** The pension is 85% of the national average subsistence income level for a Group I disability; 75% for a Group II disability that began in childhood; 65% for a Group II disability that began in adulthood; and 55% for a Group III disability.

For children younger than age 18 with disabilities, the pension is 60% to 85% of the national average subsistence income level, depending on the assessed disability.

The national average subsistence income level is 266,230 rubles a month.

Expert medical rehabilitation commissions assess the degree of disability.

Benefit adjustment: The social pension is adjusted according to changes in the national average subsistence income level.

### **Survivor Benefits**

**Survivor pension (social insurance):** 40% of the wage base is paid for each eligible survivor; 50% for full orphans.

The wage base is determined by the Council of Ministers.

The minimum pension is 100% of the minimum old-age pension; 200% for the loss of both parents or the death of a single mother.

The minimum old-age pension is 25% of the national average subsistence income level plus 15% of the national average wage.

The national average subsistence income level is 266,230 rubles a month.

**Funeral grant (social insurance):** A lump sum equal to the national average wage in the month before the date of the death is paid.

Benefit adjustment: Benefits are adjusted when the national average wage increases by more than 15%.

**Social orphan's pension (social assistance):** 65% of the national average subsistence income level is paid.

The national average subsistence income level is 266,230 rubles a month.

Benefit adjustment: The social pension is adjusted according to changes in the national average subsistence income level.

### **Administrative Organization**

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) and its local offices administer the program.

Social Protection Fund of the Population (<http://www.ssf.gov.by>) of the Ministry of Labor and Social Protection administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1955.

**Current laws:** 1992, 1993 (health), 1995 (social insurance), and 1997 (sickness).

**Type of program:** Social insurance (cash benefits) and universal (medical benefits) system.

### **Coverage**

**Cash sickness and maternity benefits:** Persons in covered employment or in military service; and registered unemployed women (maternity benefits only).

**Medical benefits:** All persons residing in Belarus.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 6% of declared income.

The self-employed person's contributions also finance family allowances, unemployment benefits, and the funeral grant.

**Employer:** 6% of the payroll.

The employer's contributions also finance family allowances, unemployment benefits, and the funeral grant.

**Government:** The cost of medical benefits; the cost of maternity benefits for members of the armed forces, the interior service, and students.

### **Qualifying Conditions**

**Cash sickness benefits:** Paid for insured workers, including foreign citizens and persons without citizenship working in Belarus.

**Cash maternity benefits:** There is no minimum qualifying period. Unemployed women must be receiving an unemployment benefit.

**Parental care grant:** Paid to those registered with the state health care system.

**Medical benefits:** There is no minimum qualifying period.

### **Sickness and Maternity Benefits**

**Sickness benefit:** The benefit is 80% of the insured's average earnings for the first 6 days of incapacity; thereafter, 100%.

The monthly maximum benefit is 300% of the national average wage in the month before the incapacity began.

The benefit is also paid at 100% of the insured's average earnings for the insured to provide care for a sick child younger than age 14 for up to 14 days or for periods of hospitalization as recommended by a doctor.

**Maternity benefit:** Employed women receive 100% of average monthly earnings; students on leave from employment receive 100% of the education grant; unemployed women receive 100% of the unemployment benefit.

The monthly minimum benefit is 50% of the national average subsistence income level.

The monthly maximum benefit is 3 times the national average wage in the month before childbirth and maternity leave.

The national average subsistence income level is 266,230 rubles a month.

Benefits are paid for 126 calendar days (140 calendar days in the case of complications or multiple births). For the adoption of a child younger than 3 months, the benefit is paid for 70 days, starting from the date of the adoption.

**Prenatal care grant:** A lump sum of the average subsistence income level is paid during the first 12 weeks of pregnancy.

The national average subsistence income level is 266,230 rubles a month.

### **Workers' Medical Benefits**

Medical services are provided directly by government health providers and include general and specialist care, hospitalization, prostheses, medication, and other medical care services.

### **Dependents' Medical Benefits**

Medical services are provided directly by government health providers and include general and specialist care, hospitalization, prostheses, medication, and other medical care services.

### **Administrative Organization**

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) provides general supervision.

Social Protection Fund of the Population (<http://www.ssf.gov.by>) of the Ministry of Labor and Social Protection finances sickness and maternity benefits.

Employers and local social protection offices pay temporary disability benefits, as specified by law.

Ministry of Health (<http://minzdrav.by>) and local health departments provide general supervision and coordinate medical care.

Government clinics, hospitals, maternity homes, and other facilities provide medical services; the Ministry of Health and local health departments administer medical services.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1939.

**Current law:** 2003 (work injury and occupational diseases), implemented in 2004.

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons, prisoners working in prison workshops, persons employed based on a civil or legal agreement, and students engaged in vocational training.

Exclusions: Self-employed persons.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** Contributions vary from 0.3% to 0.9% of payroll according to the assessed professional risk. (Contributions are reduced by 50% for nongovernmental associations with disabled persons or pensioners accounting for at least 50% of the staff, and for members of collective and state-owned farms and government-funded organizations.)

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. Work injury benefits are reduced by up to 25% if the work injury is deemed to be caused by gross negligence on the part of the insured.

### Temporary Disability Benefits

**Temporary disability benefit:** The benefit is based on the insured's adjusted earnings before the certification of disability and according to the assessed loss of working capacity. The benefit is paid from the first day of incapacity until recovery or certification of permanent disability. The adjusted monthly earnings must not be less than 60% of the national average monthly wage.

**Temporary disability grant:** A lump sum of 6 times the temporary disability benefit is paid.

### Permanent Disability Benefits

**Permanent disability pension:** The pension is based on the insured's adjusted monthly earnings before the disability began and according to the assessed loss of working capacity. The adjusted monthly earnings used to calculate the pension must not be less than 60% of the national average monthly wage.

Earnings-related benefits for work injury or occupational diseases may be paid in addition to other pensions.

**Permanent disability grant:** A lump sum of 6 times the value of the permanent disability pension is paid.

### Workers' Medical Benefits

Medical services are provided directly by government health providers and include general and specialist care, hospitalization, prostheses, medication, and other medical care services. Supplementary compensation is provided for food, transportation, and other special services necessary in cases of serious injuries.

### Survivor Benefits

**Survivor pension:** If the insured's death is the result of a work injury or an occupational disease, a monthly pension is paid.

Eligible survivors are the widow(er), survivors younger than age 18 (age 23 if a student), old-age pensioners, disabled persons, one of the insured's parents, and other nonworking relatives with dependents younger than age 14 or disabled.

**Survivor grant:** A lump sum of 12 times the deceased's average monthly earnings is paid.

Eligible survivors are the widow(er), regardless of working capacity, survivors younger than age 18 (age 23 if a student), old-age pensioners, disabled persons, one of the insured's parents, and other nonworking relatives with dependents younger than age 14 or disabled. The benefit is split equally among all eligible survivors.

### Administrative Organization

Belarusian Republican Unitary Insurance Company Belgostrakh (<http://www.bgs.by>) administers the work injury and occupational diseases insurance program.

Employers and local social protection offices pay temporary disability benefits, as specified by law.

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) and its local offices administer the permanent disability and survivor pensions program.

Social Protection Fund of the Population (<http://www.ssf.gov.by>) of the Ministry of Labor and Social Protection finances benefits.

Ministry of Health and local health departments provide general supervision and coordinate medical benefits.

Government clinics, hospitals, maternity homes, and other facilities provide medical services; the Ministry of Health and local health departments administer medical services.

### Unemployment

#### Regulatory Framework

**First law:** 1921.

**Current law:** 2006 (employment).

**Type of program:** Social insurance system.

#### Coverage

Citizens aged 16 and older residing permanently in Belarus.

#### Source of Funds

**Employee:** None.

**Self-employed person:** See source of funds under Sickness and Maternity.

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**Employer:** See source of funds under Sickness and Maternity.

**Government:** Subsidies as needed from state and local budgets.

### Qualifying Conditions

**Unemployment benefit:** The insured must be unemployed, of working-age, and residing in Belarus. The insured must register at the state employment office as unemployed (must not be enrolled in a day-program at an educational institute, enlisted in military or government service, or engaged in a business pursuit) and be able and willing to work. Unemployment must be involuntary.

### Unemployment Benefits

70% of average earnings of all employees at the last place of employment are paid for the first 13 weeks and 50% for the next 13 weeks for those who were employed full-time (or employed for at least 12 weeks in the last 12-month period).

For an unemployed person who had more than 12 months of covered employment (but fewer than 12 weeks of paid work in the last 12 months) or for workers returning to work after a period of interruption longer than 12 months but with at least 12 months of covered employment, the benefit is 100% of the wage base for the first 13 weeks and 75% for the next 13 weeks.

For an unemployed person who is a first time job seeker or for an unemployed person who has had a prolonged interruption from work and who has worked for less than a year in total, the benefit is 85% of the wage base for 13 weeks and 70% for the next 13 weeks.

For an unemployed person who is ineligible for regular unemployment benefits, but was gainfully employed in public works for at least 22 days, the benefit is 100% of the wage base for the first 13 weeks and 75% of the wage base for the next 13 weeks.

The maximum benefit is twice the wage base.

The wage base is determined by the Council of Ministers.

### Administrative Organization

State Employment Service of the Ministry of Labor and Social Protection (<http://mintrud.gov.by>) and its local offices administer the program.

### Family Allowances

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#### Regulatory Framework

**First law:** 1944.

**Current law:** 1992 (family benefits).

**Type of program:** Universal and social assistance system.

### Coverage

Families permanently residing in Belarus with one or more children.

### Source of Funds

**Insured person:** None.

**Self-employed person:** See source of funds under Sickness and Maternity.

**Employer:** See source of funds under Sickness and Maternity.

**Government:** Subsidies as needed from federal and local governments.

### Qualifying Conditions

**Family allowances:** Paid for all children younger than age 3 and for children aged 3 to 16 (aged 18 if a student and not receiving an education grant) if their families' monthly income does not exceed 80% of the national average subsistence income level as of September in the previous year.

Families caring for a child aged 3 to 18 with a disability are not subject to a means test and receive full benefits.

The national average subsistence income level is 266,230 rubles a month.

**Sick child care allowance:** Paid for a child younger than age 14 in outpatient care or a child younger than age 5 if hospitalized.

**Disabled child care allowance:** Paid to nonworking persons who are not pensioners and who care for a child younger than age 18 with a disability.

**Additional monthly allowances:** Paid for children under certain conditions.

Birth grant: Paid for the birth of a child.

### Family Allowance Benefits

**Family allowances:** For a child younger than age 3, monthly allowances of 100% of the national average subsistence income level are paid to non-working women; 50% to women employed more than 50% or with a child in kindergarten.

For a child older aged 3 or older, 30% of the national average subsistence income level is paid for each child whose family income does not exceed 60% of the average national average subsistence income level for September of the previous year; 50% of the benefit is paid if family income is 61% to 80% of the average national average subsistence income level for September of the previous year.

The national average subsistence income level is 266,230 rubles a month.

**Sick child care allowance:** 100% of the salary of the parent who cares for the child is paid for up to 14 days for outpatient care; without limit for hospitalization.

**Disabled child care allowance:** 65% of the national average subsistence income level is paid.

The national average subsistence income level is 266,230 rubles a month.

**Additional monthly allowances:** 75% of the national average subsistence income level is paid for children up to age 18 months with an unmarried mother; 40% for children from age 18 months to age 3 with an unmarried mother.

A single parent not receiving alimony receives 40% the national average subsistence income level for each child until age 16 (age 18 if a student).

Families with children younger than age 18 with disabilities as well as wives of soldiers on regular duty receive 40% of the national average subsistence income level.

Each child younger than age 18 diagnosed with HIV or AIDS receives 45% of the national average subsistence income level.

The national average subsistence income level is 266,230 rubles a month.

**Birth grant:** A lump sum of 500% of the national average subsistence income level is paid for the first child; 700% for subsequent children.

The national average subsistence income level is 266,230 rubles a month.

Additional grants are paid for multiple births and for families with several children.

### **Administrative Organization**

Ministry of Labor and Social Protection (<http://mintrud.gov.by>) provides general oversight of the program.

Social Protection Fund of the Population (<http://www.ssf.gov.by>) administers the program.

Enterprises and employers pay benefits to employees.

Local offices of the Ministry of Labor and Social Protection (<http://mintrud.gov.by>) administers benefits for nonworking mothers.